

**Information to identify the case:**

Debtor 1	<u>Kelly A. DiMatteo</u>	Social Security number or ITIN	xxx-xx-9441
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Geatano M. DiMatteo</u>	Social Security number or ITIN	xxx-xx-2623
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-23470-JNP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kelly A. DiMatteo

Geatano M. DiMatteo

10/8/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kelly A. DiMatteo  
Geatano M. DiMatteo  
Debtor(s)

Case No. 15-23470-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Oct 08, 2020

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 10, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Kelly A. DiMatteo, Geatano M. DiMatteo, 1129 Jefferson Ave., Bellmawr, NJ 08031-2805
aty	+ Ned Mazer, 31 Station Avenue, Somerdale, NJ 08083-1329
515847199	ANSON STREET LLC C/O SHELLPOINT MORTGAGE SERVICING, PO BOX 10826, GREENVILLE SC 29603-0826
515628756	+ SHELLPOINT MORTGAGE, 55 BEATTIE PL STE 110, GREENVILLE, Greenville, SC 29601-5115
515786884	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518498673	+ Wilmington Savings Fund Society FSB, d/b/a, Christiana Trust For PNPMS Trust I, c/o Statebridge Company, LLC, 6061 South Willow Dr, Ste 300, Greenwood Village, CO 80111-5151
518498672	+ c/o Statebridge Company, LLC, 6061 South Willow Dr, Ste 300, Greenwood Village, CO 80111-5151

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 08 2020 21:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 08 2020 21:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515628752	EDI: CITICORP.COM	Oct 09 2020 01:18:00	Cbna, Ccs Gray Ops Center 541 Sid Martin Rd, Gray, TN 37615
515628753	+ EDI: WFNNB.COM	Oct 09 2020 01:18:00	Comenity Bank/Avenue, Po Box 182789, Columbus, OH 43218-2789
515628755	+ Email/Text: jennifer.chacon@spservicing.com	Oct 08 2020 21:50:00	SELECT PORTFOLIO SERVICING, PO BOX 65250, Salt Lake City, UT 84165-0250
515628757	EDI: TDBANKNORTH.COM	Oct 09 2020 01:18:00	Td Bank N.A., 32 Chestnut St, Lewiston, ME 04240
515628758	EDI: TFSR.COM	Oct 09 2020 01:13:00	TOYOTA MOTOR CREDIT, 4 GATEHALL DR., SUITE 350, Parsippany, NJ 07054
515833155	Email/Text: jennifer.chacon@spservicing.com	Oct 08 2020 21:50:00	U.S. Bank NA, successor trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0312-1

User: admin

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Date Rcvd: Oct 08, 2020

Form ID: 3180W

Total Noticed: 15

515628754 ##+ Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
jdb \*+ Geatano M. DiMatteo, 1129 Jefferson Ave., Bellmawr, NJ 08031-2805

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 10, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2020 at the address(es) listed below:**

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for U.S. Bank NA, successor trustee bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the Washington Mutual Mortgage Pass-Through Certificates, WMALT bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Ned Mazer	on behalf of Joint Debtor Geatano M. DiMatteo nmazer9393@comcast.net
Ned Mazer	on behalf of Debtor Kelly A. DiMatteo nmazer9393@comcast.net
Sindi Mncina	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, smncina@rascrane.com

TOTAL: 8